

MORTGAGE APPLICATION FORM

Please complete all areas of this form fully in block capitals and tick all boxes, where applicable. Please ensure that all applicants and any Guarantor signs in the spaces provided at the end of the Declarations section on page 19.

The information you provide in this application form will be used to consider your application and to administer any resulting mortgage account. Information may be disclosed as set out in the Declarations on pages 18 and 19.

INSTRUCTIONS FOR COMPLETION OF THIS FORM

To assist you with completion of this form you will find it helpful to note the following points, particularly about information you will need to have readily available:

1. If employed, full details of your income and employment. If self-employed, or a controlling director of the company you work for, full details of your income for the last three tax years (up to 5th April each year), taxable income for the current tax year to date and details of your accountant from whom income confirmation will be requested as required. You must ensure that the income and employment information you provide in this application is accurate as this is an important part of our assessment of your ability to repay any loan agreed.
2. Information about your pension arrangements and the name and address of your pension provider if your chosen mortgage term will extend beyond your anticipated retirement date.
3. If this application is to assist with your purchase of a residential property, full details of the property, the present owners, any estate agent acting in the sale and the name and address of the solicitor acting for the vendor.
4. Your National Insurance number(s).
5. Details of your bank account(s), in particular the bank account from which mortgage payments would be collected by Direct Debit.
6. Full details of all other loans you have, both secured and unsecured, including the names of the lenders, the balances and the monthly payments, together with details of any other financial commitments, including credit cards and store cards.
7. Full details of basic quality of living costs.
8. Full details of all your current and recently repaid mortgages, including lenders' names, addresses, account numbers and balances, either at present or at the time of repayment. This will include all mortgages held by you in respect of Investment or Buy-to-Let properties.
9. If you are applying for a Buy-to-Let mortgage on an Interest-Only basis, a full and detailed schedule of your capital repayment vehicle or other means of your repaying the capital.
10. If you intend to be a Guarantor, please complete this form as if a 1st applicant, noting the form as 'Guarantor'.
11. Membership/Joint applicants. By completing your name as '1st Applicant' in the application form, this will give you borrowing membership rights with the Society. The first named applicant shall therefore be the representative joint borrower if there is more than one borrower.

DOCUMENTS TO BE INCLUDED WITH THIS COMPLETED APPLICATION FORM

- All applicants: Last 3 months' current bank account statements showing salary credits and rental repayments (if applicable).
Employed applicants: Last 3 monthly payslips and latest P60.
Self-employed applicants: Last 3 years' audited business or trading accounts and HMRC tax assessments, SA302's or tax overviews.
Retired Applicants: Last 3 months pension payslips and latest annual pension statement.

If there are any fees associated with your chosen mortgage product, these will normally be collected by payment from your Credit or Debit card. Please note that we are unable to collect fees from AMEX cards.

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Please make sure that you sign both the Declarations section and the Direct Debit Mandate on Page 19

PERSONAL INFORMATION

1st APPLICANT

2nd APPLICANT

1. Title (Mr, Mrs, Miss, Ms, etc)

2. Surnames

3. Forenames

4. Date of Birth

DD MM YY

DD MM YY

5. Nationality

If not UK/EU citizen, do you have a permanent right to reside in the UK?

Yes No

Yes No

6. Status

Single Engaged
 Married Divorced
 Separated Widowed
 Civil Partnership

Single Engaged
 Married Divorced
 Separated Widowed
 Civil Partnership

7. Relationship to 1st borrower

8. Have you ever been known by another name?

Yes No

Yes No

If YES please state name(s), date(s) of change(s) with reason(s) or method(s) (for example, by Deed Poll, Marriage or Acquired Gender)

DD MM YY

DD MM YY

9. Will all mortgage applicants also be the registered owners of the property to be mortgaged?

Yes No

Yes No

If NO please give reasons and confirm who will be the registered owner. Please use the additional space on page 17

10. National Insurance Number

11. Please give the number and current age of all your dependants under 17 and their relationship to you

12. A consent to the borrowing will be required from each person **aged 17**, other than the borrowers, who will occupy the property

Please give full names and dates of birth of all your dependants 17 or over.

Please note that it is a legal requirement that occupiers of the property aged 17 or over at the time of any agreed advance, other than the borrowers, sign an agreement to this advance. Details of any agreed advance will be given to all occupants of the property aged 17 or over, who should obtain independent legal advice before signing the Society's Agreement to Mortgage Deed

13. Please state your intended retirement age

If the chosen term for the mortgage takes you into either retirement or over retirement age please complete the Mortgage Term Extending Beyond Retirement section on page 6

PERSONAL INFORMATION

	1 st APPLICANT	2 nd APPLICANT
14. Name and branch of the bank where you maintain your current account	<input type="text"/>	<input type="text"/>
SORT CODE	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
ACCOUNT NUMBER	<input type="text"/>	<input type="text"/>
ACCOUNT NAME(S)	<input type="text"/>	<input type="text"/>
How long have you held this account?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
15. Are you an existing Hinckley & Rugby customer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

EMPLOYED APPLICANTS: PLEASE PROVIDE THE FOLLOWING DETAILS

The Society will only consider income paid from a UK source in £GBP Sterling

	1 st APPLICANT	2 nd APPLICANT
1. Gross salary	£ <input type="text"/> per annum	£ <input type="text"/> per annum
2. Any other gross income	£ <input type="text"/> per annum	£ <input type="text"/> per annum
3. Source of other income eg, second income or benefits income	<input type="text"/>	<input type="text"/>
4. Occupation or job title	<input type="text"/>	<input type="text"/>
5. Employer's name, address and telephone number for reference purposes	<input type="text"/> Postcode <input type="text"/> Telephone no. <input type="text"/>	<input type="text"/> Postcode <input type="text"/> Telephone no. <input type="text"/>
6. Are you a director, related to a director or proprietor of this company? If YES, do you own more than 25% of this company's shares? If YES, please complete the Self-employed section on page 5	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
7. How long have you been in your current employment?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
8. State if your position is permanent, the term of any fixed term contract or any probationary period	<input type="text"/>	<input type="text"/>
9. If less than 3 years with current employer, please list employer(s) during the last 3 years with job titles, date(s) of joining and leaving. Additional space is available on page 17	<input type="text"/>	<input type="text"/>

EMPLOYED APPLICANTS: PLEASE PROVIDE THE FOLLOWING DETAILS

	1 st APPLICANT	2 nd APPLICANT
10. Please provide details of any material change that you anticipate to your income in the foreseeable future. Additional space is available on page 17		

SELF-EMPLOYED AND DIRECTOR APPLICANTS: PLEASE PROVIDE THE FOLLOWING DETAILS

The Society will only consider income paid from a UK source in £GBP Sterling

Please enclose (with your completed application form) the full accounts for each of your last 3 trading years and your HMRC tax assessments, SA302's or tax overviews for each of the last 3 years

	1 st APPLICANT	2 nd APPLICANT																																																																								
1. Name and address of your business	Postcode	Postcode																																																																								
2. Nature of business or profession																																																																										
3. How long has the business been established?	Years <input style="width: 40px;" type="text"/> Months <input style="width: 40px;" type="text"/>	Years <input style="width: 40px;" type="text"/> Months <input style="width: 40px;" type="text"/>																																																																								
4. How long have you owned the business?	Years <input style="width: 40px;" type="text"/> Months <input style="width: 40px;" type="text"/>	Years <input style="width: 40px;" type="text"/> Months <input style="width: 40px;" type="text"/>																																																																								
5. Company registration number																																																																										
6. Please state your taxable income from this business in each of the last 3 tax years	<table border="0" style="width: 100%;"> <tr><td style="text-align: right;">£</td><td><input style="width: 80px;" type="text"/></td><td style="text-align: right;">To 5th April</td><td style="text-align: center;">YY</td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;"><input style="width: 20px;" type="text"/></td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;">20</td></tr> </table> <table border="0" style="width: 100%;"> <tr><td style="text-align: right;">£</td><td><input style="width: 80px;" type="text"/></td><td style="text-align: right;">To 5th April</td><td style="text-align: center;">YY</td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;"><input style="width: 20px;" type="text"/></td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;">20</td></tr> </table> <table border="0" style="width: 100%;"> <tr><td style="text-align: right;">£</td><td><input style="width: 80px;" type="text"/></td><td style="text-align: right;">To 5th April</td><td style="text-align: center;">YY</td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;"><input style="width: 20px;" type="text"/></td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;">20</td></tr> </table>	£	<input style="width: 80px;" type="text"/>	To 5th April	YY				<input style="width: 20px;" type="text"/>				20	£	<input style="width: 80px;" type="text"/>	To 5th April	YY				<input style="width: 20px;" type="text"/>				20	£	<input style="width: 80px;" type="text"/>	To 5th April	YY				<input style="width: 20px;" type="text"/>				20	<table border="0" style="width: 100%;"> <tr><td style="text-align: right;">£</td><td><input style="width: 80px;" type="text"/></td><td style="text-align: right;">To 5th April</td><td style="text-align: center;">YY</td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;"><input style="width: 20px;" type="text"/></td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;">20</td></tr> </table> <table border="0" style="width: 100%;"> <tr><td style="text-align: right;">£</td><td><input style="width: 80px;" type="text"/></td><td style="text-align: right;">To 5th April</td><td style="text-align: center;">YY</td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;"><input style="width: 20px;" type="text"/></td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;">20</td></tr> </table> <table border="0" style="width: 100%;"> <tr><td style="text-align: right;">£</td><td><input style="width: 80px;" type="text"/></td><td style="text-align: right;">To 5th April</td><td style="text-align: center;">YY</td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;"><input style="width: 20px;" type="text"/></td></tr> <tr><td></td><td></td><td></td><td style="text-align: center;">20</td></tr> </table>	£	<input style="width: 80px;" type="text"/>	To 5th April	YY				<input style="width: 20px;" type="text"/>				20	£	<input style="width: 80px;" type="text"/>	To 5th April	YY				<input style="width: 20px;" type="text"/>				20	£	<input style="width: 80px;" type="text"/>	To 5th April	YY				<input style="width: 20px;" type="text"/>				20
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Source of this income																																																																										
9. Name and address of your accountant from whom we may obtain any accounts, financial statements, tax assessments or other confirmation of income that we may require to assist us in our consideration of your application, in addition to any information that you provide with this application	Postcode	Postcode																																																																								
	Telephone	Telephone																																																																								
10. Accountants qualification																																																																										
11. Please provide details of any material change that you anticipate to your income in the foreseeable future. Additional space is available on page 17																																																																										

MORTGAGE TERM EXTENDING BEYOND RETIREMENT

For most employed and self-employed applicants income will reduce, sometimes very significantly, after retirement. Therefore, if applicants intend to retire before the end of their mortgage term, they must satisfy themselves that they will be able to afford to repay the mortgage and other commitments after they have retired.

Joint applicants must also consider the adequacy of their pension arrangements in the event of death of either party.

In question 13 on page 3 of this application form applicants are required to provide their anticipated retirement date. If the mortgage term will extend beyond the intended retirement date of any applicant, please provide details of your expected pension income and the source of this income.

	1 st APPLICANT	2 nd APPLICANT
1. Type(s) of pension		
2. Name(s) and address(es) of all pension providers for reference purposes Additional space is available on page 17		
3. Other expected source(s) of income in retirement		
4. Estimated total annual pension income If required, additional space is available on page 17	£	£

FINANCIAL COMMITMENTS

1. Please give full details of all regular financial commitments such as loans, hire purchase, credit/store cards etc. It is important that all other financial commitments are disclosed in this application. Please list all other lenders or creditors together with a note of the balance owed and the monthly payment payable on each other commitment - additional space is available on page 17. Include in this section details of any loans for which you are a Guarantor. **Please also provide details on page 17 of any material changes that you anticipate in your financial commitments in the foreseeable future.**

1 st APPLICANT						
Name of credit or loan provider or other payee	Type of commitment: eg Credit Card/Loan/Hire Purchase/Overdraft	Balance outstanding	Monthly payment	Credit limit (where applicable)	Debt to be repaid prior to start of new mortgage?	
					Yes	No

2nd APPLICANT

Name of credit or loan provider or other payee	Type of commitment: eg Credit Card/Loan/Hire Purchase/Overdraft	Balance outstanding	Monthly payment	Credit limit (where applicable)	Debt to be repaid prior to start of new mortgage?	
					Yes	No

1st APPLICANT

2nd APPLICANT

2. **CREDIT HISTORY**
 Have you, **in the last 10 years**, been insolvent or bankrupt, had a record of arrears, default or any late payments on any loan or on any other financial commitment, or had any County Court Judgment (CCJ) or Insolvency Information recorded against you?
 If **YES**, give full details here and, if necessary, continue on page 17

Yes No

Yes No

Where costs are incurred less frequently than monthly please provide only the amount that would be paid if the bills were paid monthly. For example, if your vehicle insurance is only paid once each year then please calculate one twelfth of the annual bill and insert this figure in the relevant box below.
 If you do not currently incur this expenditure, please detail expected costs.

CHILD COMMITMENTS

1st APPLICANT

2nd APPLICANT

	1 st APPLICANT	2 nd APPLICANT
Child maintenance	Monthly payment £	Monthly payment £
Education/nursery fees	£	£
	Total: £	Total: £

Please provide details below of any material change that you anticipate to any of the above items of expenditure in **the next five years**:

FINANCIAL COMMITMENTS

PROPERTY & UTILITIES

	1 st APPLICANT	2 nd APPLICANT
	Monthly payment	Monthly payment
Gas/oil/electricity	£	£
Water	£	£
Council tax	£	£
Rent (ground/shared ownership/service charge)	£	£
Buildings & contents insurance	£	£
Property costs (repairs/maintenance)	£	£
Telephone/packages/TV (licence/landline/mobiles/internet/digital TV)	£	£
Other	£	£
Total:	£	£

Please provide details below of any material change that you anticipate to any of the above items of expenditure in **the next five years**:

TRAVEL

	1 st APPLICANT	2 nd APPLICANT
	Monthly payment	Monthly payment
Petrol/diesel	£	£
Vehicle costs (servicing/tax/repairs/MOT/recovery service)	£	£
Vehicle insurance	£	£
Other (including public transport costs/season tickets/taxis)	£	£
Total:	£	£

Please provide details below of any material change that you anticipate to any of the above items of expenditure in **the next five years**:

FOOD & LIVING EXPENSES

	1 st APPLICANT	2 nd APPLICANT
	Monthly payment	Monthly payment
Grocery shopping (household/general/food/drinks)	£	£
Regular social activities (eg, children's clubs/gyms)	£	£
Clothing/footwear	£	£
Other (luxury & miscellaneous - eg, gifts/holidays/hobbies/beauty/pet costs)	£	£
	Total: £	Total: £

Please provide details below of any material change that you anticipate to any of the above items of expenditure in **the next five years**:

YOUR PRESENT ACCOMMODATION

	1 st APPLICANT	2 nd APPLICANT
1. Present Address (If this is a commercial mortgage application, this address will be the registered address held by the Society for the service of notices. It must be the same address as for any other accounts held by the Society)	<div style="border: 1px solid #ccc; height: 100px;"></div> Postcode	<div style="border: 1px solid #ccc; height: 100px;"></div> Postcode
2. Telephone Numbers	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
3. Personal Email addresses	<input type="text"/>	<input type="text"/>
4. How long have you lived at this address?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
5. Are you registered on the Voters Roll at this address? If NO, please explain why not and at which property you are registered on the Voters Roll and for how long	Yes <input type="checkbox"/> No <input type="checkbox"/> <div style="border: 1px solid #ccc; height: 50px;"></div>	Yes <input type="checkbox"/> No <input type="checkbox"/> <div style="border: 1px solid #ccc; height: 50px;"></div>
6. If you have lived at your present address for less than 5 years, please state all of your previous addresses, with postcodes, within the last 5 years, together with dates of occupation (if necessary, please use the additional space on page 17)	<div style="border: 1px solid #ccc; height: 100px;"></div>	<div style="border: 1px solid #ccc; height: 100px;"></div>

YOUR PRESENT ACCOMMODATION

7. Current residency status	Owner Occupied	<input type="text"/>	Owner Occupied	<input type="text"/>
	Council Tenant	<input type="text"/>	Council Tenant	<input type="text"/>
	Private Tenant	<input type="text"/>	Private Tenant	<input type="text"/>
	With Parents	<input type="text"/>	With Parents	<input type="text"/>
	Other	<input type="text"/>	Other	<input type="text"/>
	Please specify	<input type="text"/>	Please specify	<input type="text"/>
8. Do you currently own a property?	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	
	Is any property you currently own being sold? (If necessary, please use additional space on page 17)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
	What is the current sale price or its likely value?	£ <input type="text"/>	£ <input type="text"/>	
9. If you are currently renting a property please give the name and address of the letting agent to whom you pay the rent. Please also provide the name and address of the owner of the property (if necessary, please use the additional space on page 17)	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
Rent payable	£ <input type="text"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>		£ <input type="text"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/>	

YOUR PRESENT OR PREVIOUS MORTGAGE AND SECURED LOANS ARRANGEMENTS

	1 st APPLICANT	2 nd APPLICANT
1. Please provide the following details for your current mortgage and any loan secured against the property you currently live in		
Existing mortgage with: Name of existing lender	<input type="text"/>	<input type="text"/>
Account Number(s)	<input type="text"/>	<input type="text"/>
Mortgage start date	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Names of all borrowers	<input type="text"/>	<input type="text"/>
Current balance(s) outstanding	<input type="text"/>	<input type="text"/>
Monthly payments	<input type="text"/>	<input type="text"/>
Term remaining	<input type="text"/>	<input type="text"/>
Other secured loans with: name(s) of existing lender(s) (if more than one, supply the following details on page 17 of this form)	<input type="text"/>	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>
Current balance(s) outstanding	<input type="text"/>	<input type="text"/>
Monthly payments	<input type="text"/>	<input type="text"/>
Term remaining	<input type="text"/>	<input type="text"/>

YOUR PRESENT OR PREVIOUS MORTGAGE AND SECURED LOANS ARRANGEMENTS

2. Do you own any properties which you do not live in, eg buy-to-let? Yes No Yes No

If YES, please fully complete Page 15 of this application form with details of each other property owned. If you own more than 10 other properties, please provide the required information in page 17.

3. If you do not currently have any mortgage, please give the following detail for the last mortgage held by you in the last 5 years

Lender	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Balance on repayment	<input type="text"/>	<input type="text"/>
Monthly payment	<input type="text"/>	<input type="text"/>
Date repaid	<input type="text"/>	<input type="text"/>

MORTGAGE REPAYMENT HISTORY

1. Have you been in arrears with any existing or previous mortgage, loans or rent payments in the last 10 years? Yes No Yes No

If YES, please give full details including the amount(s) and date(s) in the space provided here and on page 17

<input type="text"/>	<input type="text"/>
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2. Have you ever voluntarily surrendered possession of any property to a mortgage lender, or had any property repossessed by a mortgage lender? Yes No Yes No

If YES, provide full details. Additional space is available on page 17.

PROPERTY TO BE MORTGAGED

1. Address of property (This address will be the registered address held by the Society for the service of all notices unless this is a commercial application. It must be the same address as for any other account held with the Society)

Postcode

2. Description of property eg detached, semi-detached, house, bungalow and number of rooms

Number of bedrooms Number of reception rooms Number of garages

3. Is the property **Freehold** or **Leasehold**? (If **Leasehold**, there must be at least 85 years remaining on the lease and 50 clear unencumbered years remaining on the lease after the end of the mortgage term)

 If Leasehold, how many years remain on the lease?

Annual Ground Rent

Service and/or other charges

4. If the property is a **Leasehold Flat**, please give the following information

i. Is it purpose built or converted from a larger property?

ii. If in a block of flats, how many floors in the block?

iii. Which floor is the flat on?

iv. How many flats in the block?

v. Is the flat situated above commercial premises?

vi. Do you, or will you hold any share in the freehold of the property. Yes No

If YES, please provide details in page 17

vii. Is there a properly constituted management company? Yes No

If YES, please provide details in page 17

If NO, please refer to the Society before submitting this application

PROPERTY TO BE MORTGAGED

5. Is vacant possession being obtained? Yes No
 If NO, please give details

6. Will you personally use the whole of the property only for your **own full-time residential purposes**? Yes No *
 If NO, please state for what purpose the property will be used and by whom?

* **If the property will be let, or will be used wholly, or in part, for any business or commercial purposes, you may not be eligible for our Residential Mortgage products. Please ask us for details of our Buy-to-Let or Commercial Mortgage Terms that may apply, and a supplementary Buy to Let or commercial mortgage application form**

7. Are you in any way related to or otherwise connected with the vendor? Yes No If YES, give details in page 17

8. Name and address of estate agents selling the property Contact
 Telephone

9. Arrangements for a valuer to inspect the property

10. Please list, with costings, improvements or alterations which you intend to carry out to the property

11. Type of construction
 (Please note that some **non-standard** forms of construction may not be acceptable for mortgage purposes). If in doubt contact us to discuss, or provide details on page 17

Standard eg brick/stone: Other type of construction:

12. Does the property have any special or unusual features or any unusual access arrangements? Yes No If YES, give details in page 17.

13. Year property built
 If less than 10 years old, is the property NHBC registered? Yes No If NO, please contact us to discuss what new build warranty will be available on completion.

14. If a new property, please state:
 Name and address of builder

Stage of construction reached

Estimated date of completion

Provide full details of all sales incentives that will be given by the developer

15. Assessment of the property for mortgage purposes
 An Independent Valuer for whom the Society does not accept any liability will provide the Society with a report assessing the adequacy of the property for **mortgage purposes only**. This report is based upon a limited inspection and is not a full Buildings Survey. **You are therefore strongly recommended to obtain your own report on the condition, value and energy efficiency rating** of the property based on a fuller inspection.
 If the property has suffered from structural problems, the Society may require that a full survey of the structure of the property is provided. The provision of such a report is made at your own expense but does not guarantee that an offer of advance will be made.

1. If applying for a House Purchase mortgage, any Buy to Let mortgage, or Remortgage linked to a change of title, give details here of **the solicitor you are minded to instruct to act for you**. It is strongly recommended that you check with the Society that your intended choice of solicitor will be eligible to act also for the Society. If not, the Society will instruct a separate solicitor to act on its behalf and two sets of costs will be incurred, for which you will be responsible. If this is a Remortgage, and the property is already registered in the name(s) of the applicants, the Society will normally arrange for the new Legal Charge to be registered in its name. You will be informed of any administrative or insurance costs for which you will be liable

Name of firm

Address

Postcode

Name of firm's **Partner** who will act for you

Telephone

2. Name and address of the solicitor acting for the **VENDOR** of the property you are buying

Contact

Telephone

YOUR MORTGAGE REQUIREMENTS - HOUSE PURCHASE OR REMORTGAGE

1. Are you a First Time Buyer? Yes No

2. **PLEASE STATE YOUR CHOICE OF MORTGAGE SCHEME(S)**
 Please refer to our current product information leaflet

If you select a cashback product, the cashback will be paid directly to your nominated bank account approximately 1 month after completion of the mortgage.

3. **OFFSET FACILITY OPTION**
 If the mortgage product you have selected has an optional Offset Facility, do you require this? Yes No If YES, please also complete the Linked Offset Savings Account application form included with your application information pack

4. **HOUSE PURCHASE MORTGAGE**
 Purchase price £
 Loan required £ Term of loan required years

If the chosen term for the mortgage takes you into either retirement or over retirement age please complete the Mortgage Term Extending Beyond Retirement section on page 6

How are you financing the deposit and all costs of purchase?

Give details of any sales incentive reflected in the purchase price

5. **REMORTGAGE**
 Price paid for property £ Date MM YY
 Estimated current value of property £
 Loan required £ Term of loan required years

If the chosen term for the mortgage takes you into either retirement or over retirement age please complete the Mortgage Term Extending Beyond Retirement section on page 6

If additional funds are being raised in excess of the amount required to redeem your existing mortgage, please state the amount and all purposes of this fund raising

If you intend to use any part of this mortgage to repay other debts, you must think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage. If securing debts against your home and the mortgage term exceeds the existing term of any unsecured debts, you could pay more interest over the term of this loan. Independent advice must be sought if you are unclear about the contents of this statement.

YOUR MORTGAGE REQUIREMENTS - HOUSE PURCHASE OR REMORTGAGE

6. JOINT MORTGAGES

If this is a joint mortgage it will be assumed that this loan is being requested for a purpose which will benefit both/all borrowers unless you advise us otherwise.

7. TYPE OF MORTGAGE REQUIRED

Your Mortgage will be arranged as a **Repayment Mortgage** unless you specifically apply for an Interest Only mortgage. Please note that an Interest Only mortgage is only available for Buy to Let applications and in limited circumstances, for intermediary introduced residential owner-occupier mortgage applications. Introducers should refer to the on-line Introducer Guide to Terms & Underwriting Criteria. Whatever type of mortgage you choose, it is your responsibility to ensure that you have adequate life assurance cover for this mortgage. Please confirm your requirements by entering the mortgage advance, or part of the advance, against each of the specific mortgage types.

REPAYMENT MORTGAGE

Advance amount required £

OWNER-OCCUPIER INTEREST ONLY MORTGAGE (For Introduced Applications only)

Advance amount required £

You must have in place a capital repayment strategy that will provide sufficient funds to fully repay the capital on the mortgage by the end of your mortgage term. The Society will only accept as a credible capital repayment strategy, the sale of a property in England or Wales which must be owned in the same name(s) as the applicant(s).

Full property address

Postcode

Full names of all owners

Date purchased

Price paid £

Who currently occupies this property?

On what basis?

Current value: £

Value of all loans currently secured against it: £

BUY TO LET INTEREST ONLY MORTGAGE

Advance amount required £

If sale of the mortgaged property is not your intended capital repayment strategy, please state here the full details of your intended capital repayment strategy and explain how this will yield sufficient funds to fully repay the capital by the end of your mortgage term.

Additional space is available on page 17 for details of your capital repayment strategy

8. ELECTION TO ADD ANY FEES TO THE MORTGAGE.

If you are applying for a mortgage product that has a fee that may be added to the mortgage for example a Completion Fee, and this has been presented to you in the illustration, please confirm your requirements by ticking the appropriate box in respect of the option to add the fee to the mortgage.

I/we wish to add the fee to the loan Yes No (Tick one box only)

If I/we have ticked the NO box, I/we understand that I/we will have to make a separate payment to the Society for this fee prior to the start of the mortgage.

9. OTHER MORTGAGE OR SECURED LOAN APPLICATIONS

Have you applied to any other lender for a mortgage on any property in the last 12 months?

Yes

If YES, please supply full details in the space provided on page 17

No

10. UNSECURED CREDIT APPLICATIONS

Have you ever applied to any other credit or loan provider in the last 12 months?

Yes

If YES, please supply full details in the space provided on page 17

No

PERSONAL IDENTIFICATION FOR TELEPHONE ENQUIRIES

To assist us in answering your telephone enquiries about your mortgage account please provide a personal identification code, such as your mother's maiden name, or other memorable information, such as your place of birth.

1st APPLICANT

2nd APPLICANT

YOUR MONTHLY MORTGAGE PAYMENTS

1. PAYMENT DAY

Mortgage payments will be collected by Direct Debit, in accordance with the mandate contained in the last page of this application form and which you are required to complete as part of this mortgage application.

There is a choice of 4 payment dates in each month. Please specify your preference of the available dates by completing the Direct Debit mandate on page 19

We cannot guarantee that the Direct Debit payment will always be collected exactly on your preferred date. Payments will be collected on, or as soon as possible after, your preferred date.

If you have a mortgage with daily interest calculation, it is to your advantage to make payments earlier in the month. Paying later in the month will result in more interest being charged.

Customers who prefer to have their payments credited to their mortgage accounts on or around the first day of each month often start their Direct Debit payments from the last banking day of the preceding month. Please tell us if you would prefer this option.

2. INTEREST CHARGES FOR THE MONTH WHEN THE MORTGAGE MONIES ARE RELEASED

You will be informed of the amount of interest for the month when the mortgage monies are released and which is not covered by the first normal monthly payment. It is recommended that you make a separate payment for this, otherwise it will be added to your mortgage balance and will incur interest charges (this is often referred to as 'Broken Interest').

EXISTING PROPERTIES OWNED BY THE APPLICANTS

	PROPERTY 1	PROPERTY 2
1. Full names held on existing Buy to Let mortgage		
2. Full name of owners if different		
3. Property address		
4. Date purchased		
6. Current rental income received each month		
4. Name of current lender		
7. Balance outstanding		
8. Monthly payment		
8. Is the mortgage Interest Only or Capital & Interest Repayment?		
10. Current interest rate		
11. Current valuation		
12. Current EPCG rating		
	PROPERTY 3	PROPERTY 4
1. Full names held on existing Buy to Let mortgage		
2. Full name of owners if different		
3. Property address		
4. Date purchased		
6. Current rental income received each month		
4. Name of current lender		
7. Balance outstanding		
8. Monthly payment		
8. Is the mortgage Interest Only or Capital & Interest Repayment?		
10. Current interest rate		
11. Current valuation		
12. Current EPCG rating		

EXISTING PROPERTIES OWNED BY THE APPLICANTS

PROPERTY 5

1. Full names held on existing Buy to Let mortgage
2. Full name of owners if different
3. Property address

4. Date purchased
6. Current rental income received each month
4. Name of current lender
7. Balance outstanding
8. Monthly payment
8. Is the mortgage Interest Only or Capital & Interest Repayment?
10. Current interest rate
11. Current valuation
12. Current EPCG rating

PROPERTY 6

PROPERTY 7

1. Full names held on existing Buy to Let mortgage
2. Full name of owners if different
3. Property address

4. Date purchased
6. Current rental income received each month
4. Name of current lender
7. Balance outstanding
8. Monthly payment
8. Is the mortgage Interest Only or Capital & Interest Repayment?
10. Current interest rate
11. Current valuation
12. Current EPCG rating

PROPERTY 8

PROPERTY 9

1. Full names held on existing Buy to Let mortgage
2. Full name of owners if different
3. Property address

4. Date purchased
6. Current rental income received each month
4. Name of current lender
7. Balance outstanding
8. Monthly payment
8. Is the mortgage Interest Only or Capital & Interest Repayment?
10. Current interest rate
11. Current valuation
12. Current EPCG rating

PROPERTY 10

ADDITIONAL AND/OR MATERIAL INFORMATION

Please use the space here to provide additional and/or material information to help us to consider your mortgage application.

Material information is any information that you are aware of that is not disclosed elsewhere in this application that may have any bearing or relevance to this application and the Society's consideration of it.

If you are applying for a **remortgage**, please use this section to inform us of any special requirements on completion of any remortgage arising from this application; for example the timing of the start of the new mortgage and the closedown of your existing mortgage, or the disbursement of any surplus funds.

The following section headings in this application form contain these questions that may require you to provide additional information:

PERSONAL INFORMATION – Question 9 – Page 3

EMPLOYED APPLICANTS – Questions 10 & 11 – Pages 4 & 5

SELF-EMPLOYED APPLICANTS – Question 11 – Page 5

FINANCIAL COMMITMENTS – Questions 1 & 2 – Pages 6 & 8

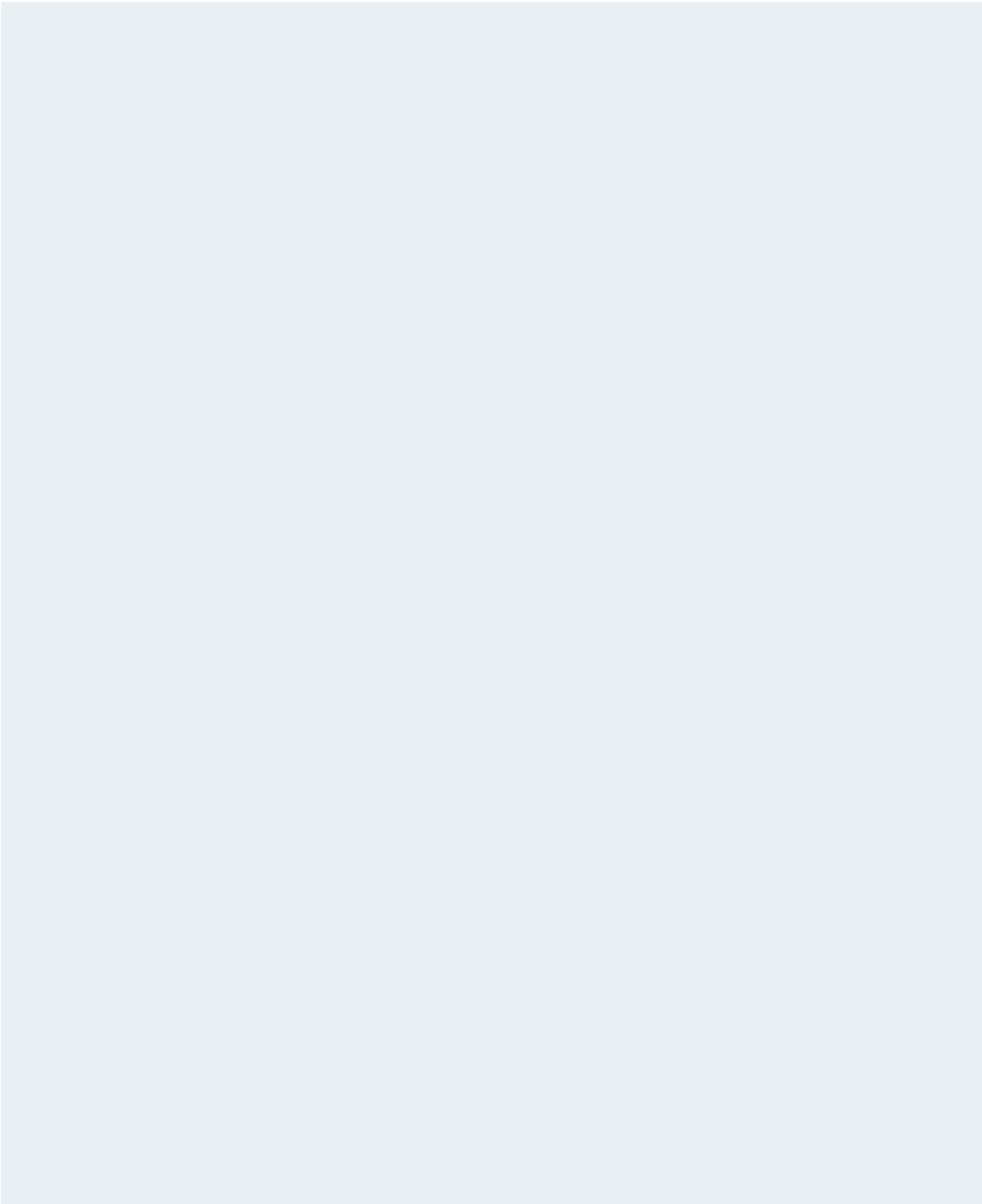
YOUR PRESENT ACCOMMODATION – Questions 6, 8 & 9 – Page 9

PRESENT & PREVIOUS MORTGAGES – Questions 1 & 2 – Page 10

MORTGAGE TERM EXTENDING BEYOND RETIREMENT –
Questions 2 & 4 – Page 11

PROPERTY TO BE MORTGAGED – Questions 4, 7, 11 & 12 –
Pages 11 & 12

YOUR MORTGAGE REQUIREMENTS – Questions 7, 9 & 10 –
Page 14



MORTGAGE DECLARATIONS

PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN:

I am/we are applying for a mortgage on the property described in this mortgage application and I/we declare, consent, and fully understand that:

1. All applicants are 18 years of age or over.
2. I/We confirm that I/we have read and understood the illustration that has been provided to me/us.
3. To the best of my/our knowledge and belief the answers given in this application form are true and all material information as required has been disclosed.
I/we will immediately inform the Society of any changes to the information that I/we have provided in answer to the questions in this application. If I/we give Hinckley & Rugby Building Society false or inaccurate information, and the Society has reasonable suspicion of fraud, the Society will record this.
4. This application can be cancelled by the Society at any time without giving any reason or revealing any information received if it appears to the Society that there is a change in my/our circumstances or the security to be provided.
5. The valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/we accept that this does not impose any duty on the valuer or the Society to indicate to us the value or condition of the property. I/we confirm and understand that we are advised to make our own arrangements to have the property surveyed. I/we further understand that the Society does not accept any liability for the accuracy or contents of the valuers report.
6. The Society may transfer some or all of its rights under the mortgage at any time and to any person whether or not a building society or an associate body of a building society. If the Society transfers its legal rights in the mortgage I/we will no longer be a borrowing member(s) of the Society in respect of the mortgage, and the Society may disclose any information relating to me/us and the mortgage, to any person in connection with the transfer.
7. Any application and arrangement fees must be enclosed with this application and are subject to the key features of my/our chosen mortgage scheme. Application fees cannot normally be refunded once a valuer has been instructed.
8. Credit Reference and Other Mortgage Checking Systems
 - a. The Society will check its own records as well as conducting searches at credit reference agencies when I/we make an application to it.
 - b. The Society may use credit reference and fraud prevention agencies to help it to make decisions. The details of what the Society does and how it and the agencies will use your information is detailed below. By signing these declarations, I/we confirm my/our acceptance that my/our information may be used in this way.
 - c. When the Society makes a credit reference search, the credit reference agencies will leave a "footprint" on my/our credit file, whether or not this application proceeds. If the application does proceed, then the record of this search (but not the name of the Society) may be seen by other organisations when I/we apply for credit in the future, and may therefore be used to assist them in making decisions relating to credit related services, insurance proposals/claims, etc. about me, my partner(s), and other members of my household (or business if I/we have one).
 - d. The Society may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my/our account and carry out ongoing credit risk assessment and statistical analysis of the performance of my/our account.
These further searches will not be seen or used by other lenders to assess my/our ability to obtain credit.
 - e. Information in this application and relating to any resulting mortgage account will be disclosed to a national mortgage application checking system or any other collective mortgage data checking system, or any credit reference agency. This information will be recorded and may be made available to other mortgage lenders, credit granters or third parties for the purpose of taking credit decisions affecting me/us, fraud prevention and detection, money laundering and bad debt prevention, with the aim of promoting responsible lending. It may further be shared within the Society and with third parties including financial and other organisations involved in financial crime prevention to protect the Society, other credit granters and the Society's customers against fraud.
 - f. Information in this application form may be used to make credit decisions about me/us and to verify my/our identity, for the purposes of preventing and detecting fraud and/or money laundering. It may also be used to request a credit reference from one of the credit reference agencies, including use of the information on the electoral register for the purpose of money laundering and identification purposes. Credit reference agencies will keep a record of the search.
 - g. If false or inaccurate information is provided and fraud identified, details will be passed to fraud prevention agency/ies to prevent fraud and money laundering.
 - h. If an advance is granted, information will be registered about me/us and the conduct of my/our account with credit reference agencies for the purpose of making lending decisions, prevention of fraud, tracing agents or loan management.
 - i. A credit reference agency will make an association linking my financial records to one or more of my partners/financial associates. For the purpose of this application I/we understand that I/we may be treated as financially linked and my/our application will be assessed with reference to any 'associated data'. If the application is a joint application the credit reference agency would make an association linking the financial records of all the applicants, including previous and subsequent names of parties to the account. If any linked applicant applies for access to information held at credit reference agencies, each applicant will receive information relating to themselves only and the name(s) of any associate. This financial linkage will continue until I, or one of my partners, successfully files a notice of disassociation with the credit reference agencies.
 - j. Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purposes of this application I/we may be treated as financially linked and my/our application will be assessed with reference to any "associated" records. An association may have been made by the holding of joint accounts with another financial organisation.
9. Data Protection Act
 - a. My/our data will NOT be used by credit reference agencies to create a blacklist or used by them to make a decision.
 - b. The information provided to credit reference agencies about me/us, my/our financial associates and my/our business if I/we have one, may be supplied by them to other organisations, who will use it to: verify my/our identity if I/we or my/our financial associate(s) apply for other facilities; including all types of insurance applications and claims; assist other organisations to make decisions on credit, credit related services and on motor, household, life and other insurance proposals and insurance claims, about me, my partner(s), other members of my/our household or my/our business; trace my/our whereabouts and recover payment if I/we do not make payments that I/we owe; conduct checks for the prevention and detection of crime, including fraud and/or money laundering; manage my/our personal and/or business account(s) (if I/we have one); manage my/our personal and/or business insurance policies (if I/we have one/any); undertake statistical analysis and system testing.
 - c. My/our data may also be used for other purposes for which I/we give my/our specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act.
 - d. I/we can ask for details of the Credit Reference and Fraud Prevention agencies used by the Society by telephoning 01455 894030.
10. I/we acknowledge that my personal information provided in this application form will be used by the Society in accordance with the Society's Customer Privacy Notice, a summary of which I have been provided with, the full text of which is set out on the Society's website and hard copies of which can be provided to me upon request.
 - a. The Society will make such enquiries and take up such references as it considers necessary in relation to my/our mortgage application. This information may be obtained from the Land Registry, previous and existing employers. Information may also be obtained from the Inland Revenue, Department for Work and Pensions, my/our accountant, mortgage introducer, professional adviser, pension provider, landlord and current or previous lenders named on my/our application.
 - b. The Society may use and disclose details of this application and any resulting offer of advance to my/our and/or the Society's solicitor(s) and intended adult occupiers of the property, to any intended guarantor and their legal advisers. Legal advisers may disclose confidential or privileged information to the Society that may determine whether the Society lends to me/us.
 - c. The Society may also disclose personal information to:
 - i. its external auditors and regulatory bodies including the Financial Conduct Authority (FCA), the Prudential Regulatory Authority (PRA) and the Financial Ombudsman Service (FOS); and
 - ii. associate companies, agents and service providers, including solicitors and valuers acting for the Society, debt recovery agents, letting agents, title insurers, insurers and providers of information technology services.
 - d. Information on the application form will be disclosed to any insurance partner the Society has for the purpose of administering any insurance product I/we choose to take. The insurance company will hold the information about me/us as data controller. This may include any insurance partner that the Society may choose to enter into a relationship with or to protect its security (and administer any claims on the Society's behalf). An example would be higher lending charge insurance or title insurance, both of which protect the Society only.
 - e. If I/we take out insurance with Royal and Sun Alliance Insurance plc, they may:
 - i. disclose information I/we have supplied and details of my/our policy and claims to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.
 - f. If the Society takes out title insurance with First Title Insurance PLC, or any other title insurance provider, they may:
 - i. Use any personal data supplied by the Society for any purposes in connection with the entering into and administration of the contract/policy and for exercising any rights under the contract/policy including in any actions, proceedings or negotiations.
 - ii. Disclose information supplied by the Society and details of the contract/policy and claims to the Claims and Underwriting Exchange Register and other relevant fraud bodies, relevant insurance companies, underwriters and associate/holding companies.
 - g. The Society may disclose details about the progress of my/our application (including whether or not it has been granted), to my/our broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
 - h. In addition to disclosing information to credit reference agencies, the Society may also disclose information I/we have supplied to it, and details of how I/we conduct my/our account, to fraud prevention bodies, to include the police and the Serious Organised Crime Agency.
 - i. If I/we are making this application on behalf of another person, they must have authorised me/us to act on their behalf, to give the Society their personal information, to authorise a credit search if necessary, and to consent to the Society's use of their personal information, as described.
 - j. I/we confirm that if any documentation or statements are being provided in support of this application, in respect of other accounts held jointly with parties other than me/us as mortgage applicant(s), such other parties have given their consent to their data being processed by the Society.

k. I/we acknowledge that my personal information provided in this application form will be used by the Society in accordance with the Society's Customer Privacy Notice, a summary of which I have been provided with, the full text of which is set out on the Society's website and hard copies of which can be provided to me upon request.

I/we acknowledge that this may include my personal data being used:

- to make identification checks and to request a credit reference from one or more of the credit reference agencies including the use of information on the electoral register for the purpose of money laundering and prevention of fraud; and
- in order to share information about my account(s) to the Financial Conduct Authority and the Society's Auditors for regulatory and audit purposes, and the payee bank on any automated electronic transactions.

l. The Society may disclose information I/we supply to it, and details of how I/we conduct my/our account (including details of disputes, arrears and mortgage possession proceedings), to anyone who guarantees my/our loan or their legal adviser to include details of any offset savings account. This information may also be provided to any additional mortgagors.

m. The Society may disclose details of my/our account (including balance outstanding, interest rate(s) applicable, early redemption charges and monthly payments), to potential borrowers, if in the future, one of us enquires about adding or removing a party to the account (also known as "transfer of equity"). However, such a transaction will not proceed without a completed application form signed by all account holders.

n. Whether or not my/our application to the Society is successful, any national mortgage application checking system or any other collective mortgage data checking system or any credit reference agency will add details of the search, and my/our application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance, which I/we or

a member of my/our household may make in the future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.

o. The Society will respect my/our rights to privacy and will not disclose my/our personal information to anyone, except with my/our consent, or if the law, public duty or the Society's legitimate interests require it to do so.

p. Under the Data Protection Act, I/we have a right of access to my/our personal records held by the Society, subject to the payment of a fee. I/we have the right to have inaccuracies in my/our personal data corrected. These rights must be requested in writing, to the Society's Principal Office, 81 Upper Bond Street, Hinckley, Leicestershire, LE10 1DG.

q. The Society's leaflet "Your Personal Information" explains my/our rights under the Data Protection Act, with a further explanation of how the Society uses my/our personal information. This leaflet is available on request from the Principal Office and from local branches.

r. Please tick the relevant boxes below if you **would like to** hear from the Society about products or services:

- by post by telephone by email
 by text message by recorded call

The Society will only market to you in accordance with the Society's Customer Privacy Notice, a summary of which I have been provided with, the full text of which is set out on the Society's website and hard copies of which can be provided to me upon request. You can unsubscribe from the Society marketing to you at any time by contacting us at dataprotectionofficer@hrbs.co.uk or by telephone on 01455 894090.

I/we understand that if any information may change during the life of the account I/we should contact the Head of Mortgages at the address shown on the rear cover of this brochure.

First Applicant's signature

Date

Second Applicant's signature

Date

INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS

Please fill in the whole form and send it to:
 Hinckley & Rugby Building Society,
 Upper Bond Street
 Hinckley
 Leicestershire, LE10 1NZ



Originator's Identification Number

9	9	0	5	7	6
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1. Name and full postal address of your Bank or Building Society branch

To: The Manager

 Bank/Building Society
 Address

 Postcode

2. Name(s) of account holder(s)

3. Branch sort code (from top right hand corner of your cheque)

4. Bank or Building Society account number

5. Reference Number - For HRBS use only

6. Instruction to your Bank or Building Society. Please pay Hinckley & Rugby Building Society Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I/we understand that this instruction may remain with Hinckley & Rugby Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Signature(s)

Date

For Hinckley & Rugby customers' use only: please enter your preferred payment date selected from 8th, 15th, 22nd or last banking day of each month

Day

or as soon as possible after this date

The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit, Hinckley & Rugby Building Society will notify you at least 10 working days in advance of your account being debited or as otherwise agreed. If you request Hinckley & Rugby Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of your request.

If an error is made in the payment of your Direct Debit by Hinckley & Rugby Building Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Hinckley & Rugby Building Society ask you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please notify us.



Hinckley
Leicestershire, LE10 1NZ

Tel: 01455 251234
Email: enquiry@hrbs.co.uk
Web: hrbs.co.uk

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Society's registration number is 206043
You can check the FCA register on the FCA website at www.fca.org.uk/register/ or by contacting the FCA on 0800 111 6768